

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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| Applicants: | Fred Alan Bishop | Docket No.: | 80655.8517 |
| Serial No.: | 10/821,379 | Examiner: | Agwumezie, Charles C. |
| Filed: | April 9, 2004 | Group Art Unit: | 3685 |
| Title: | METHODS AND APPARATUS FOR CONDUCTING ELECTRONC TRANSACTIONS | Confirmation No.: | 1600 |

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated June 11, 2009, of which this Reply is filed within two months, please amend the above-identified application as follows and consider the Remarks set forth below.

Amendment to the Claims begins on page 2 of this paper.

Remarks begin on page 5 of this paper.

PLEASE DO NOT ENTER